

**Information to identify the case:**

Debtor 1	<b>Michael C Vassallo</b>	Social Security number or ITIN	xxx-xx-8482
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-26756-VFP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael C Vassallo

10/12/22

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael C Vassallo  
Debtor

Case No. 17-26756-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 12, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

Recip ID	Recipient Name and Address
db	+ Michael C Vassallo, 6 Lasalle Road, Montclair, NJ 07043-2624
cr	+ Quicken Loans Inc., Stern Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
517016982	+ Bandfish Emergency Phys, LLC, PO Box 38059, Philadelphia, PA 19140-0059
517016983	+ Cedar Grove Food Ankle Specialists, PC, 886 Pompton Avenue, Ste-A-1, Canfield Office Park, Cedar Grove, NJ 07009-1257
518694400	+ Flagstar Bank, FSB on behalf of, Lakeview Loan Servicing, LLC, 5151 Corporate Drive, Troy, MI 48098-2639
518694401	Flagstar Bank, FSB on behalf of, Lakeview Loan Servicing, LLC, 5151 Corporate Drive, Troy, MI 48098, Flagstar Bank, FSB on behalf of Lakeview Loan Servicing, LLC
517016987	+ Hangar Clinic, 62857 Collection Center Drive, Chicago, IL 60693-0001
517028488	+ Millenium Packaging, P.O. Box 2300, Woodland Park, NJ 07424-7300
517016990	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
517016992	+ The Stone Center of New Jersey, LLC, 150 Bergen Street, Newark, NJ 07103-2496

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 12 2022 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 12 2022 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517016980	^ MEBN	Oct 12 2022 21:21:40	American Anesthesiology of New Jersey PC, PO Box 88087, Chicago, IL 60680-1087
517239384	Email/PDF: bncnotices@becket-lee.com	Oct 12 2022 21:28:06	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517016981	+ Email/PDF: bncnotices@becket-lee.com	Oct 12 2022 21:28:28	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517024989	EDI: DISCOVER.COM	Oct 13 2022 01:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517016985	+ EDI: DISCOVER.COM	Oct 13 2022 01:08:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517016984	EDI: JPMORGANCHASE	Oct 13 2022 01:08:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517016988	Email/Text: Bankruptcy.Notices@pnc.com	Oct 12 2022 21:22:00	PNC Bank, 249 Fifth Avenue, Pittsburgh, PA 15222
517016989	Email/Text: Bankruptcy.Notices@pnc.com	Oct 12 2022 21:22:00	PNC Bank, PO Box 5570, Mailstop BR-YB58-01-5, Cleveland, OH 44101
517200963	Email/Text: Bankruptcy.Notices@pnc.com	Oct 12 2022 21:22:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
517054949	+ Email/Text: bankruptcyteam@quickenloans.com		

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		Oct 12 2022 21:23:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517016991	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 12 2022 21:23:00	Quickn Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
517016993	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 12 2022 21:22:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517038455	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 12 2022 21:22:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518347133	Email/PDF: bncnotices@becket-lee.com	Oct 12 2022 21:28:13	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517083766	+ EDI: WFFC2	Oct 13 2022 01:08:00	WELLS FARGO BANK SMALL BUSINESS LENDING DIVISION, P.O. Box 29482, Phoenix, AZ 85038-8650, Telephone number: (888) 715-4315, BDBKInquiry@wellsfargo.com 85038-9482
517016994	+ EDI: WFFC2	Oct 13 2022 01:08:00	Wells Fargo-Corporate Office, 420 Montgomery Street, San Francisco, CA 94104-1207

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517016986		Frost Collection Agency

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:

Name	Email Address
Bruce H Levitt	on behalf of Debtor Michael C Vassallo <a href="mailto:blevitt@levittslafkes.com">blevitt@levittslafkes.com</a> <a href="mailto:sslafkes@levittslafkes.com">sslafkes@levittslafkes.com</a> ; <a href="mailto:lspercattorneys@gmail.com">lspercattorneys@gmail.com</a> ; <a href="mailto:hbr69524@notify.bestcase.com">hbr69524@notify.bestcase.com</a> ; <a href="mailto:lsbankruptcyntices@gmail.com">lsbankruptcyntices@gmail.com</a>
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation <a href="mailto:dcarlon@kmlawgroup.com">dcarlon@kmlawgroup.com</a> <a href="mailto:bkgroup@kmlawgroup.com">bkgroup@kmlawgroup.com</a>
Douglas J. McDonough	on behalf of Creditor LakeView Loan Servicing LLC <a href="mailto:dmcdonough@flwlaw.com">dmcdonough@flwlaw.com</a>
Marie-Ann Greenberg	<a href="mailto:magecf@magtrustee.com">magecf@magtrustee.com</a>

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Steven P. Kelly

on behalf of Creditor Quicken Loans Inc. skelly@sterneisenberg.com bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6